



## **General Terms and Conditions of Video Call and Chat**

These general terms and conditions define the use of Video Call and Chat. They are used together with the General Terms and Conditions of NLB Personal Accounts, the General Terms and Conditions of NLB Business Accounts, the General Terms and Conditions of NLB Payment Cards, the General Terms and Conditions of the Online Bank NLB Klik, the General Terms and Conditions of the Klikin mobile bank and the General Terms and Conditions of the Klikpro mobile bank (hereinafter jointly: General Terms and Conditions of business) and form an integral part thereof. In the event of discrepancies between the provisions of these General Terms and Conditions of Use and the General Terms and Conditions of Business, the provisions of these General Terms and Conditions of Use shall apply. The definitions used herein shall have the same meaning as the definitions used in the General Terms and Conditions of Business, unless explicitly otherwise agreed herein.

### **I. The Use of Video Call and Chat**

The Bank provides the use of Video Call and Chat to all clients with legal capacity to contract who are residents of the Republic of Slovenia in the sense of the provisions of the law regulating the prevention of money laundering, and the use of the Chat to all other clients and non-clients, for general information and the use of services and products of the NLB. The video call can also be used by the First Account holders who are at least 15 years old, under the terms and restrictions that apply to their account.

Video Call is a way of performing certain banking services on a personal account, savings account, business account or other type of account, for which the Bank enables operations through Video Call. A user can use a video call to submit an order for individual banking services or conclude an agreement for certain banking and certain non-banking products.

The purpose of the Chat is to obtain general information about the Bank and its services. If a user enters the Chat through the online or mobile bank, they may use the services available to Video Call users in accordance with these General Terms and Conditions.

Prior to performing financial transactions and providing information only foreseen to be provided during Video Call, the user must prove their identity by displaying their identification document. The bank worker will check whether the Bank has the presented document in its records. The user may continue to use the services if the Bank is able to verify the identity of the user and if the user's data and their personal identification document match the data from the Bank's records. If the user accesses Video Call through the online or mobile bank, they prove their identity in the way defined by the General

Terms and Conditions of the online or mobile bank and may use the services available to the users of Video Call, in accordance with these General Terms and Conditions.

By Video Call, the user may perform the majority of the Bank's standard services that may be performed at Branch Offices, except for transactions where this is not possible due to the applicable legislation, due to security reasons, the Bank's business policy or other reasons. The user can obtain more information on the range of services by video call or chat or through other communication channels of the Bank. It is specifically not possible to do the following via the video call, unless stipulated otherwise herein:

- open certain types of transactional accounts,
- appoint authorised persons,
- raise certain types of loan,
- execute payment orders over EUR 50,000 for the existing NLB clients,
- execute payment orders over EUR 15,000 for the owners of the NLB Digital package,
- notify the Bank of changes of certain personal information.

It is deemed that the user has given their consent to the execution of the service if the service was ordered by means of Video Call or in the branch and the user was identified during the Video Call with a valid identification document that the user displayed on camera in the height of their face and that had been recorded in the Bank's records; i.e. in a way as prescribed by the applicable General Terms and Conditions of the online or mobile bank. The user must ensure adequate lighting, image quality and sound level. The Bank reserves the right to refuse the provision of services in Video Call to a customer without explanation if this is considered necessary for security, business or other reasons, or if this is necessary in order to ensure compliance with applicable legislation.

## **II. Use of Video Call, video identification procedure and opening an account with the package NLB Digitalni**

Regardless of the provisions of Item I, video call can be used to open the account with the package NLB Digitalni, based on video identification of the user or account holder for the purpose of opening the account at a distance.

Account holder identification is performed in the Video Call with a valid personal identification document. At least the following is checked in the process of video identification: matching of potential previously entered data on the client with the data on the personal document, safety elements of a personal document, appropriateness of the purpose stated by the client, other data stipulated by the applicable legislation in the area of video identification.

At least the following data are collected: personal name, permanent and temporary (if any) residence address, date and place of birth, tax number or personal identification number, citizenship and number, type and name of the issuer of the official personal document, beginning and end of validity of

personal document, e-mail address, phone number, purpose, date and time, the photo of the front and back side of the personal document, client's photo captured during the process of video identification and voice record of the conversation between the bank employee and the client.

After the video identification, the account holder is deemed a verified client under the provisions of the ZPPDFT-1 for the purpose of opening the package NLB Digitalni.

### **III. User obligations**

The user must carefully protect their valid identification documents and must not hand them over to any other person. The Bank does not assume any liability for damages that may be incurred to the user due to fraud, intent or negligent handling of the user with their valid identification document that had not been reported to the Bank as alienated or lost and was used during the user identification procedure in Video Call.

Recording, public disclosure or any other processing of a Video Call or Chat conversation by the user is not permitted.

### **IV. Bank's obligations**

The Bank shall execute orders in line with the provisions of these General Terms and Conditions of Use, the rules of banking operations and in the framework of the General Terms and Conditions of business and contracts concluded by the user with the Bank on the opening and management of accounts. Video conversations are recorded if the user uses services using Video Call in line with these General Terms and Conditions of Use and the user has been informed of the recording, its purpose and storage period. The video recording of each video conversation is stored by the Bank in accordance with the applicable law.

The Bank will process the user's data in line with the applicable law; more information about the processing of personal data by the bank and the user's rights can be found here: [www.nlb.si/varstvo-osebni-podatkov](http://www.nlb.si/varstvo-osebni-podatkov) or in the document General Information on Personal Data Processing.

### **V. Fees for the provision of services**

The Bank does not charge entrance fees or monthly use fees for the use of Video Call and Chat. A fee is charged by the Bank for each performed banking service or financial transaction using Video Call, in accordance with the applicable price list of the Bank, just as a fee is charged when performing payment services and other services at the bank counter in a branch office. General Terms and Conditions of NLB Teledom apply to the users of NLB Teledom who carry out the identification procedure for the telephone bank.

## **VI. Validity of the General Terms and Conditions**

These General Terms and Conditions apply as of 1/9/2021 and are available to users in the branch offices of the Bank and on the Bank's website.